

New York department store, which, seeing a boom in this article, "scooped" its contemporaries by securing an early supply.

things insurable. That is the directoire cown.

that the Preach creation is hardly missed.

with insurance companies

their destruction or safety.

But there are so many insurable things

Here's a few of the things on whose destruc-

tion or safety you may wager, at long odds,

faves, homes, boths, deaths, marriage, do-

mestic animals, livestock barns crops, circuses,

the success of business, vessels, any sort of

conveyance, against injuries, beauty, a sult of

clothes, any wearing apparel, jewelry, false

hair, teeth, health, athletic prowess, theatrical

productions, Ideas of all kinds, airships, bank

accounts, stocks, bonds, success in the forma-

tion of social organizations, elections of all

kinds, fluctuations of the stock market, race

courses, important messages, exploring expe-

ditions, mining enterprises, rain, snow, heat,

cold, eyesight, bedliy strength, sanity, etc.,

surable all day long, for in Lloyds' great insur-

ance directory in England there are dezens

of gigantic ledgers which list the articles and

human beings upon which that company and

other concerns are wont to bet in relation to

And out of these insurance propositions grow

a dozen side lines to each plan. For instance,

taking crops as an example: You can insure

your wheat corn onts barley flax beet sugar.

butter, eggs or cheese against destruction by

fire, by cyclones, by excessive heat, excessive

cold, by robbers or by accident. The same

with your life. You may provide yourself with

insurance against injury on trains; if you are

a sailor, against drowning; if you are a rail-road fireman, against wrecks; if a miner,

against being entombed, and so forth, until the

But the sheath-directoire gown won't Insure.

The why and wherefore of this is because

Insurance cliques believe that this article of

wear is deatined to become decidedly unpop-

ular in the United States. In Paris this might

be given consideration but in America the

pepulace is given credit for a large stock of

York Lloyds received an application for a

\$10,000 policy on a consignment of sheath

gowns from Paris, which were bought by a big

Only receptly this test was made in New

entire list has been exhausted.

Comining modesty

I could keep up that string of things in-

The merchants who secured the goods felt rather skeptical themselves as to whether the latest Parisian costume would hold the Gotham women's attention. As a consequence a New York broker was instructed to secure an insurance policy upon the sale of the gownsin fact, to insure the popularity of the costume in America.

To the surprise of the broker, merchants and New Yorkers, the proposition was turned down flat. Applications to other companies were wont to bet upon almost anything which seemed a "good risk" also proved in vain and the New York merchant went to work by inserting advertisements in the newspapers, through which method he hoped to overcome the refusal of insurance.

This was the first instance of its kind ever recorded, experts declare, in which Lloyds have turned down the proposition of issuing a policy. It probably was caused by the airy persiffage hurled by the male Americans who gave the sheath gown the loud "haw haw" when it appeared.

No business in the history of the world has spread out as the insurance game has. It encompasses everything. One insurance man rates himself quite a wag, asked another whether Lloyds would insure an iceberg from melting.

"Why, yes," the latter answered, "if you'd tow it down to Picadilly lane, where it could be watched by Lloyds."

However, the sort of Insurance about which the average American knows most is life insurance and this industry alone has reached such a stage of development that there is little unexplored territory for it to enter. There are life insurance agents everywhere. sny that for every bundred men of the big cities there is one and sometimes two life in-So the reader can easily dissurance agents. cern that there is plenty of opportunity to provide his or her family with financial protection after death.

Since the companies were brought to time

concerns which lived through that seathing inquiry are up to scratch re-Nearly every up garding legal requirements. to-date American possesses insurance upon his

If it is not \$1,000 it may be \$500 or \$100. but among the richest citizens of the country there are seven men who carry \$1,000,000 or more upon their lives. Rodman Wanamaker of Philadelphia, a merchant prince, is insured to the amount of \$4,000,000. He is the most heavily insured man in the world, for there is not a person, even among the monarchs of the old bemisphere, who can lay claim to insurance equivalent to one-half that amount.

Two men in the United States carry \$1,500, 000 upon their lives and there are four whose would not their families \$1,000,000 enough to support several generations of fam-

Among New Yorkers Pinancier James B Colgate carries more insurance than any of his neighbors in Gotham, his policies which number nearly a score, aggregating \$1,500,000.

However, that sleepy old Quaker city-Philadelphia-shows the world a thing or two in providing for its kin after the death of the wage earner. The millionaires and multi-millionaires of that city in proportion to their number have acquired far more life insurance than those of any other city in America and probably in the world.

The Insurance Press, an organ which has devoted itself this year to the gathering of a great volume of statistics on the subject, has prescated a mass of information on the subject. They all teem with the dollar sign and show just how much money there is in the coffers of the country's rich. The statistics touch only the high spots in a general resume, but they show the relations between America's great cities and give a line on the general rainy day provisions which are taken by men of nation-wide fame.

A synopsis of the report follows:

One hundred and eighty-four residents of Philadelphia are insured for \$33,000,000, while New York, with four times as many millionaires, has 491 residents insured for \$57,000,000. Chicago has 185 millionaires insured for \$24,-000,000

"There are 5,129 men in the United States

"Of the seven men who are insured for \$1, 000,000, one lives in Georgia, one in Illinois, one in Louisiana, two in New York, one in Pennsylvania and one in Wisconsin.

New York city has 15 men who are insured for from \$400,000 to \$1,500,000; Philadelphia has 14 insured for from \$400,000 to \$4,000,000. Chicago has five insured for from \$400,000 to \$1,000,000. Pittsburg has five insured for from \$400,000 to \$1,055,000. Baltimore has ten insured for from \$300,000 to \$600,000 Buffalo has six insured for from \$200,000 to \$800,000. Louis has It insured for from \$200,000 to \$600. 000. Detroit has eight insured for from \$200,000 to \$500,000. San Francisco has five in that cinss, Cincinnati has 17, Cleveland six, and Boston 16, with two more whose policies run up to \$600,000 each.

"Milwaukee has 16 who are insured for from \$200,000 to \$1,000,000. Minneapolis five with policies ranging from \$290,000 to \$800,000, and Rochester six who are insured for from \$200,-

There are lots of selfish persons who say: "Well, what's the use of me getting insured? After I'm dead the money derived cannot be of any near use to me. Therefore, please tell me why I should expend any of these hard carned dollars for the sake of leaving a bone of contention to be fought over by my relatives.

Partly for the man who is likely to make that statement and partly for the individual who would provide himself against the infirmities of old age, great insurance companies have devised policies whereby the party sured may come into his endowment when it is most needed.

The endowment policy is the one which is perhaps more popular among young men of the age than any which has yet been put upon the market. This allows the payment of a yearly premium into the company's coffers and at the end of 10, 20, 30, 40 or 50 years the entire amount for which the policy holder was insured is turned over to him or her. The rate of insurance varies with the length of time. The longer the period between the payment of the first premium and the final endowment the less the rate, other things being equal.

Just recently insurance companies introduced another sort of proposition which is

MISSOURI NEWS

Missouri Revenue Grows.

Jefferson City.-There was a balance in the state treasury at the close of business Sept. 30 of \$1,245,399.17. The revenue fund, too, which had been at low ebb for the last three months or more, is growing, and now amounts to \$307,110.26. There is no more any danger of this fund being exhausted during the present year.

At the close of business last August the balance in the treasury was \$1. 911.514.66. The requipts for September were \$580,141.43 and the disturne names during the same period amounted to \$346,265,92. The balance at this time is held as fellows

In Treasurer's vault, \$10,813,56; Exdampe Bank, Jefferson City, \$66. *9: Pirst National Bank, Jefferson City, \$65,022.21; German-American Bank, St. Louis, \$505,523.67; Missis slppi Valley Trust Company, St. Launs \$507,212.04

The carmings of the pentlentiary for the has mouth were \$20,966.1% and there is a balance in favor of this inationtion of \$14.782.23 The good reads fund, made up solely from State-Heensey issued to automobiles, foots up \$22314, indearing that there are 4.162 automobiles equipped with state

The accretary of state callected from during the month as follows: Notarial commissions: \$605, domestic corperation tax, \$11,040; foreign corporation tax, \$460; miscellaneous fees, \$517.70; land department fees, \$14; bank inspection fees, \$1,105; automoblie registration, \$978. This makes a total for the month of \$15,279.70.

Bible For Every Hotel Room.

Kunsas City-An organized movement to place a Bible in the rooms of every hotel in the United States was formulated at the Grand Avenue Methodist Church at a meeting of the Gideons, an organization of Christian traveling men. It is planned to go slowly and equip but one city at a

Pioneer Missourians Dead.

Kirksville. - Mathias Speer, the eldest citizen of Adair county, is dead at the age of 92 years. He was born in Adair county five years before the admission of Missouri into the Union. John Burton, another nonagenarian, who was just one year younger than Mathias Speer, was buried near here Sunday. They were doubtless two of the oldest men in north Missouri

Autoists Kill Girl; Are Arrested

St. Joseph - Thomas Norris and Jas. Thompson, who drove an automobile into a wagon in Kansas City, killing Pearl Gothenour, and injuring four others, were arrested near Brennar, Kas. They had been hiding in a tent at the home of Thompson's father. The capture was made on advice furnished by the St. Joseph police department and were brought here.

Farmer Killed by Cane Cutter

Warrensburg-George Foster a farmer living north of this city was killed while cutting cane. The team he was driving became frightened and ran away, throwing him beneath the cutter. He is survived by a widow and three children. He was a nephew of D. D. Eads, cashler of the People's National bank of Warrensburg.

To Probe the Election

Kansas City - The primary election frauds in Kansas City may be investigated in much the same manner as in St Louis for the last two months. A. O. Harrison, special prosecutor addressed a letter to Joseph W. Folk. asking the governor to order the police to assist in the investigation in Kansas City, as the police in St Louis have done

Twins Are Cause of Divorce.

St. Louis-Mrs. Lozette Madili of 6232 Maple avenue told Judge McElhinney at Clayton that her husband, Percy Madill, left their nome because their twin babies, both girls, kept him awake by crying. Judge McElhinney granted her a divorce.

Twin Girl Burned to Death.

Brookfield-Nadine Williams, 4-year old daughter of Robert Williams, whose clothes caught fire while she was playing with matches is dead. She had been left alone with her twin sister.

Messenger Killed by Train.

Centralia.-Roy Gray, 18 years old. was run over and killed by a Wanash freight train. Gray was attempting to hand the engineer of the freight a order and fell under the train, rie was employed as a Western Union messenger at the station.

Marriage Is Surprise to Relatives.

St. James.-Leroy Aldrich and Miss Isabelle Venche, members of two of the eldest families of Phelps county, surprised their relatives and friends by going to Squire Brucher's house and marrying.

State Bank to Open October 15. Excelsior Springs .- R. S. Tucker, of Glasgow, Mo., has leased the new Major building and will open a State bank, with a capital stock of \$10,000. just the reverse of that of insuring one's life. In this city October 15. Mr. Tucker will be cashier of the new institution.